

# EXHIBIT 1

## (Part 2 of 2)

proper.

ANSWERING  
AFFIRMATION:

Answering affidavits are to be served seven (7) days prior to the return date of this motion, in accordance with CPLR §2214(b).

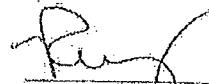
TYPE OF ACTION:

FORECLOSURE

Dated: March 17, 2016  
Huntington, NY

Respectfully submitted,

STIENE & ASSOCIATES, P.C.



By: Ronni Omsberg, Esq.  
Attorneys for Plaintiff  
187 East Main Street  
Huntington, NY 11743  
(631) 933-1616

TO:  
Nicole Johnson  
149 Wilkes Street  
Beacon, NY 12508

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF DUTCHESS

WELLS FARGO BANK NATIONAL ASSOCIATION,  
AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN  
TRUST, SERIES 2007-PRE1, ASSET-BACKED PASS-  
THROUGH CERTIFICATES,

Plaintiff,

— against —

AFFIRMATION OF  
REGULARITY IN SUPPORT  
OF MOTION

INDEX # 3344/13

NICOLE JOHNSON, PETER JOHNSON,  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. SOLELY AS NOMINEE FOR  
FREMONT INVESTMENT AND LOAN,

and JOHN DOE AND JANE DOE #1 through #7,  
the last seven (7) names being fictitious and  
unknown to the plaintiff, the persons or parties  
intended being the tenants, occupants, persons  
or parties, if any, having or claiming an interest  
in or lien upon the mortgaged premises described  
in the Verified Complaint,

Defendants.

Ronni Ginsberg, an attorney duly licensed to practice law in the courts of the State of New York hereby affirms under penalty of perjury:

1. I am an Associate of the firm of STIENE & ASSOCIATES, P.C., attorneys for the Plaintiff in the above entitled action and as such, I am fully familiar with all of the proceedings had herein.
2. This is an action to foreclose a Mortgage executed by Nicole Johnson to Mortgage Electronic Registration Systems, Inc., solely as nominee for Fremont Investment & Loan, dated December 18, 2006, and recorded in the Dutchess County Clerk's Office on

March 3, 2008, under Document #: 01 2008 2204, on the premises located at 149 Wilkes Street, Beacon, NY 12508. The Note and Mortgage were tendered and transferred to the Plaintiff. An Assignment of Mortgage was recorded in the Dutchess County Clerk's Office on March 8, 2010, under Document # 01 2010 502A.

3. The Summons, Complaint and Notice of Pendency in this action were duly filed in the Office of the Clerk of Dutchess County on June 3, 2013, which is more than twenty days prior to the date of this application. The Notice of Pendency correctly and truthfully states all matters required by law to be contained therein. Copies of the Notice of Pendency, Summons and Complaint (*sans* Exhibits) are annexed hereto as **Exhibit A**.

4. As evidenced by the Affidavits of Service filed in this action, all of the defendants were duly served with copies of the Summons and Complaint. Copies of the Affidavits of Service are annexed hereto as **Exhibit B**.

5. The Defendant, Nicole Johnson, answered with respect to the Complaint after being duly served and the remaining Defendants are in default because their time to answer, appear, or move with respect to the Complaint has expired and not extended. Copies of the answer and the amended answer are annexed hereto as **Exhibit C**.

6. On August 10, 2015, an order was signed by this Court, appointing Todd W. Carpenter, Esq., Referee to compute the sums of money due and owing to Plaintiff and to inquire whether the mortgaged premises can be sold in one parcel. A copy of the Order of Reference is annexed hereto as **Exhibit D**.

7. On August 27, 2015 a Notice of Entry for the Order of Reference was served on all of the defendants, and the Referee. Said Notice of Entry was filed with the Office of the Dutchess County Clerk. Copies of the Notice of Entry with the Order of Reference and proof of service are

annexed hereto as **Exhibit E**.

8. On March 10, 2016, the Referee duly executed a report, wherein he determined that as of December 5, 2015, there is due and owing to the Plaintiff the total aggregate sum of Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars plus expenses, and plus interest from December 1, 2015, the date interest was calculated to in said report. The Referee also determined that the mortgaged premises should be sold in one parcel. The original Referee's report is submitted with this motion and a copy of said report is annexed hereto as **Exhibit F**.

9. The subject mortgage, a copy of which is annexed hereto as **Exhibit G**, at paragraph 22, provides in pertinent part as follows:

If Lender requires Immediate Payment in Full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another Person may acquire the Property. This is known as "Foreclosure and Sale." In any lawsuit for Foreclosure and Sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and will have the right to add all reasonable attorneys' fees to the amount I owe Lender, which fees shall become part of the Sums Secured.

10. Set forth below is an itemization of the services performed by this firm on behalf of the Plaintiff. This firm has had experience in all types of foreclosure proceedings and has represented mortgagees and mortgagors in numerous foreclosure proceedings. It is respectfully submitted that the following denominated services and the charges therefor were fair and reasonable in connection with this foreclosure action:

Receipt and review of client's file documents, initial communication with client, correspondence with client, ordering of foreclosure search and receipt and review of foreclosure search.....	2.0 hour
Preparation and filing of Summons and Complaint and Notice of Pendency .....	2.5 hours

Review of affidavits of service on all defendants, forwarding original affidavits and receipts to court .....	0.5 hours
Preparation of Referee's Report of amount due.....	1.0 hours
Correspondence with Referee to advise of appointment and to make arrangements for execution of report.....	0.25 hours
Preparation and submission of motion for judgment and attorneys affirmation, preparation and submission of bill of cost, following for judgment signed by court.....	2.0 hours
Preparation of Notice of Sale, telephone conversations with Referee to set sale date, commencing advertising with advertising agency, serving notice on proper parties .....	0.75 hours
Computation of upset price, preparation of terms of sale and memorandum of sale, telephone conversation with client verifying figures and bidding tactics .....	1.0 hours
Attendance at auction with Referee, protection of clients' interests at sale.....	2.0 hours
Preparation of Referee's Report of Sale.....	1.0 hour
Preparation of Referee's Deed, real property transfer gains tax affidavit, arranging execution of same by Referee .....	1.0 hours
Attendance at closing of title .....	<u>1.0 hour</u>
<b>TOTAL HOURS FOR SERVICES RENDERED.....</b>	<b>15.00 hours</b>

In seeking compensation, Stiene & Associates P.C. utilized, in part, an hourly rate structure. During the period encompassed by this application, applicant's hourly rate was \$200.00 per hour and Stiene

& Associates P.C. the hourly rate structure was utilized for 15 hours, for a total legal fee for hourly work of \$3,000.00. In seeking compensation, Stiene & Associates P.C. also utilized, in part, a standard allowable legal fee. The standard legal fee for this action is \$2,000.00. Accordingly, an award of attorney's fees in the amount of Two Thousand and 00/100 (\$2,000.00) Dollars is respectfully requested.

11. It is respectfully submitted that the fee sought herein is customary and based on the usual criteria in matters of this type, given the size and complexity of the case, and is commensurate with the fee applicant has been awarded in other foreclosure cases.

12. Pursuant to CPLR §3215, an additional notice has been mailed to the Defendant, Ricardo Gellieno. The additional mailings are annexed hereto as **Exhibit H**.

13. An Affirmation pursuant to Administrative Order 208/13 was filed with the Office of the Dutchess County Clerk. A copy of the Affirmation is annexed hereto as **Exhibit I**.

14. A residential mortgage foreclosure settlement conference pursuant to CPLR §3408 was held on January 7, 2014. Settlement did not materialize from said conference. The CPLR §3408 Affirmation was sent to the Office of the Dutchess County Clerk for filing with this application. A copy of the Affirmation is annexed hereto as **Exhibit J**.

15. None of the defendants, except Nicole Johnson, are entitled to notice of this application.

16. The Defendant, Nicole Johnson, is not currently active in the Military. A Department of Defense/Defense Manpower Data Center search was completed and is annexed hereto as **Exhibit K**.

17. All of the proceedings in this action have been regular and in conformity with the rules and practices of this Court.

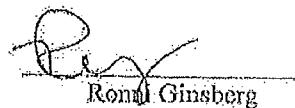
18. Upon information and belief, all of the Defendants are of sound mind and none of

them are infants or absentees.

19. No previous application for this or similar relief has been made to any other court or justice.

WHEREFORE, it is respectfully requested that Plaintiff's motion to confirm the report of the Referee and for a Judgment of Foreclosure and Sale be granted and for an Order directing that the premises be sold in one parcel and for such other relief that the Court deems just and proper.

Dated: March 17, 2013  
Huntington, NY

  
Ronald Ginsberg

## Exhibit D

Index No: 3344/13

Year 2013

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF DUTCHESS

WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CARRINGTON  
MORTGAGE LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED PASS-THROUGH  
CERTIFICATES,

Plaintiff,

—against—

NICOLE JOHNSON, ET AL.,

Defendants.

JUDGMENT OF FORECLOSURE AND SALE

STIENE & ASSOCIATES, P.C.

Attorneys for Plaintiff

Office and Post Office Address, Telephone

187 EAST MAIN STREET

HUNTINGTON, NY 11743

(631) 935-1616, FAX (631) 935-1223

Pursuant to 22 NYCRR 130-1.1, the undersigned, an attorney admitted to practice in the courts of New York State, certifies that, upon information and belief and reasonable inquiry, the contentions contained in the annexed document are not frivolous.

Dated: March 17, 2016

Signature.....

Print Signer's Name: Ronni Binsberg, Esq.

To:

Attorney(s) for

Service of a copy of the within document is hereby admitted.

Dated:

Attorney(s)

for

2016-03-22 AM 9:22

RECEIVED	2016	03	22
FILED	AM 9:22	2016	03
SERIALIZED	2016	03	22
CLERK'S OFFICE			

DMG

At a Special Term Part \_\_\_\_\_ of the Supreme Court  
of the State of New York held in and for the County  
of Dutchess, located at 10 Market Street,  
Poughkeepsie, NY, on the 18<sup>th</sup> day of  
April, 2016.

PRESENT: Hon: Maria G. Rosa

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WELLS FARGO BANK NATIONAL ASSOCIATION,  
AS TRUSTEE FOR CARRINGTON MORTGAGE  
LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED  
PASS-THROUGH CERTIFICATES,

Plaintiff,

JUDGMENT OF  
FORECLOSURE AND SALE

— against —

INDEX # 3344/13

NICOLE JOHNSON, PETER JOHNSON,  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. SOLELY AS NOMINEE FOR  
FREMONT INVESTMENT AND LOAN,

2016 MARCH 20 AM 9:22

and JOHN DOE AND JANE DOE #1 through #7,  
the last seven (7) names being fictitious and  
unknown to the plaintiff, the persons or parties  
intended being the tenants, occupants, persons  
or parties, if any, having or claiming an interest  
in or lien upon the mortgaged premises described  
in the Verified Complaint,

Defendants.

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UPON, reading and filing the Summons, Complaint and Notice of Pendency of this action  
filed in the Office of the County Clerk of Dutchess County on June 3, 2013, the affirmation of Ronni  
Ginsberg, dated March 17, 2016, the Order Of Reference and Appointment of Referee, granted  
August 10, 2015, and upon the Report of Todd W. Carpenter, Esq., Referee, dated March 10, 2016,  
submitted herewith from which report it appears that the sum of Four Hundred Thirty Thousand

Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars was due to the Plaintiff as of December 5, 2015, plus other expenses incurred thereafter, plus interest from December 1, 2015, the date interest was calculated to in said report, and that the mortgaged premises should be sold in one parcel, and on all proceedings heretofore had herein from all of which it appears that this is an action to foreclose a mortgage on real property situated at 149 Wilkes Street, Beacon, NY 12508, County of Dutchess, and that all of the defendants named herein have been duly served with the Summons and Complaint or have duly appeared herein and that the time of all defendants to answer, appear or move with respect to the Complaint has expired and that none of the defendants, except Nicole Johnson, answered, appeared or made any motion raising any objection to the Complaint, and that all of the remaining defendants are in default; that none of the defendants is an infant, incompetent or absentee, and it further appearing from said Referee's Report that said mortgaged premises should be sold in one parcel; and that no defendant, except Nicole Johnson, is entitled to notice of the instant application.

NOW, on motion of STIENE & ASSOCIATES, P.C., attorneys for the Plaintiff herein, it is

**ORDERED**, that the motion is granted; and it is further

**ORDERED, ADJUDGED AND DECREED** that the Report of Todd W. Carpenter, Esq., Referee, be and that the same hereby is in all respects ratified and confirmed; and it is further

**ORDERED ADJUDGED, AND DECREED** that the Plaintiff is entitled to have judgment herein for the sum of Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars, the said amount so reported due as aforesaid, together with interest thereon from December 1, 2015, the date interest was calculated to in said report, together with any advances as provided for in the Note and Mortgage, which Plaintiff has made for taxes, insurance, principal,

and interest and any other charges due to prior mortgages, or to maintain the premises pending consummation of this foreclosure sale, not previously included in the computation, all together with interest thereon pursuant to the Note and Mortgage; together with the sum of \$ 2,378.13  
*calculated and*  
as costs and disbursements taxed by the Clerk of the Court with interest thereon from the date hereof, together with an additional allowance of \$300.00 hereby awarded to the Plaintiff with interest thereon from the date hereof; and it is further

**ORDERED, ADJUDGED AND DECREED**, that Plaintiff is entitled to recovery of its legal fees pursuant to the Note and Mortgage the amount of \$ 2000.00; and it is further

**ORDERED, ADJUDGED AND DECREED**, that the mortgaged premises described in the Complaint and as hereinafter set forth be sold in one parcel by or under the direction of Todd W. Carpenter, Esq., Referee, at Dutchess County Courthouse, 10 Market Street, Lobby AT 2:30 p.m. and that the said Referee give public notice of the time and place of such sale according to law and the rules and practice of this Court, by publishing the same in the Poughkeepsie Journal and that the Plaintiff or any other party to this action may become a purchaser at such sale and that in the event a party, other than the Plaintiff, becomes the purchaser or purchasers at such sale, the closing of title shall be had thirty days after such sale unless otherwise stipulated by all parties to the sale, including Plaintiff and that failure of the purchasers to close within thirty days may result in the forfeiture of any deposit tendered by purchaser, in lieu of a closing, upon application to this Court and that Plaintiff reserves the right to sell to the next highest bidder, in the order in which the bids were entered in the record of sale, including any and all bids entered by Plaintiff, as maintained by the Referee, at said sale and forego putting the premises up for sale again; that any purchaser, other than Plaintiff, shall pay 9.0% interest on the purchase price from the date of sale to the date of delivery of

the deed and that all adjustments for real estate taxes and/or assessments and/or water and sewer charges shall be adjusted as of the date of the foreclosure sale; that in case the Plaintiff shall become the purchaser at the sale, it shall not be required to make any deposit; that Plaintiff reserves the right to postpone the sale and re-advertise the sale in accordance with RPAPL § 231; that the said Referee execute to the purchaser on such sale a deed to the premises sold at which time the Referee shall forthwith pay therefrom the taxes, assessments and water rates, as adjusted, which are or may become liens on the premises at the time of sale with such interest or penalties which may have lawfully accrued thereon to the date of payment, or said Referee may allow the same to the purchaser at the time of delivery of deed upon production to said Referee of proper vouchers showing the payment thereof and redeem the property sold from any sales for unpaid taxes, assessments or water rates, which have not apparently become absolute, as provided by Section 1371 Real Property Actions and Proceedings Law, and that the Referee then deposit the balance of such proceeds of sale in his own name as Referee in any local banking institution insured by the FDIC and shall thereafter make the following payments and his checks drawn for that purpose shall be paid by the said depository:

**FIRST:** the statutory fee of the Referee in the amount of \$500.00;

**SECOND:** the expenses of sale and advertising expenses as shown on the bills presented and certified by the Referee to be correct, duplicate copies which shall be left with the depository;

**THIRD:** the sum of **Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars**, the said amount so reported due as aforesaid, together with interest thereon from December 1, 2015, the date interest was calculated to in said report, together with any advances as provided for in the Note and Mortgage, which Plaintiff has made for taxes, insurance, principal, and interest and any other charges due to prior mortgages, or to maintain the premises pending consummation of this foreclosure sale, not previously included in the computation, all

*OM  
JSL*  
together with interest thereon pursuant to the Note and Mortgage; together with the sum of ~~\$23,794.13~~ <sup>calculated and</sup> as costs and disbursements taxed by the Clerk of the Court with interest thereon from the date hereof; together with an additional allowance of \$300.00 hereby awarded to the Plaintiff with interest thereon from the date hereof;

*PL  
SS*  
**FOURTH:** to STIENE & ASSOCIATES, P.C. the sum of \$ 2000.00 awarded herein as reasonable attorneys' fees;

**FIFTH:** surplus monies, if any, with the Clerk of the court within five (5) days after receipt of said proceeds to be withdrawn only on the order of this Court; and it is further

**ORDERED, ADJUDGED AND DECREED** that any purchaser(s), other than Plaintiff, shall pay interest on the purchase price from the date of sale to the date of delivery of the deed and that all adjustments for real estate taxes and/or assessments and/or water and sewer charges shall be adjusted as of the date of the foreclosure sale and shall be responsible for New York State and New York City transfer taxes; and it is further

**ORDERED, ADJUDGED AND DECREED** that the Referee may hereafter make application to this court for an award of additional compensation; and it is further

**ORDERED, ADJUDGED AND DECREED** that the Referee shall pay to Plaintiff a sum equal to the aggregate of all other amounts which the Plaintiff has paid or may hereafter be required to pay to protect the mortgage or preserve the premises in accordance with the provisions of the mortgage, and the same so paid shall be added to the sum otherwise due to the Plaintiff pursuant to the Plaintiff's claims herein and be deemed secured by said note and mortgage as therein provided and adjudged a valid lien on the premises; and it is further

**ORDERED, ADJUDGED AND DECREED**, that in case the Plaintiff shall become the purchaser at said sale or, in the event that the rights of the purchaser at said sale and the terms of sale

under this judgment shall be assigned to and be acquired by the Plaintiff, and a valid assignment thereof filed with said Referee, the Plaintiff shall not be required to make any deposit thereon; that said Referee execute to the purchaser or purchasers on such sale a deed of the premises sold; at which time the Referee shall forthwith pay thereon, in accordance with their priority according to law, the taxes, assessments or water rates which are or may become liens on the premises at the time of sale, with such interest or penalties which may have lawfully accrued thereon, to the date of payment deposit or in lieu of the payment of said last mentioned amounts, upon the filing with said Referee receipts of the proper municipal authorities showing the payment of thereof; that the balance of the amount bid, after deducting the aforesaid amounts, shall be allowed to the Plaintiff; that if after so applying the balance of the amount bid, there shall be a surplus over and above the said amounts due to the Plaintiff, the Plaintiff shall pay to said Referee, upon delivery to Plaintiff of said Referee's deed, the amount of such surplus which shall be deposited by said Referee with the Clerk of the court within five (5) days after receipt of said surplus; and it is further

*NJSC* Dutchess County Comptroller & Finance  
**ORDERED, ADJUDGED AND DECREED**, that the Referee make a report of such sale and the file it with the Court of the County of Dutchess within thirty (30) days or as soon as reasonably possible of having completed the sale and executing the proper conveyance to the purchaser and that the purchaser at such sale be let into possession on production of the Referee's deed and that if the proceeds of such sale be insufficient to pay the amount reported due to the Plaintiff with interest and cost as aforesaid, the Plaintiff shall recover from the defendant, Nicole Johnson, the whole deficiency or so much thereof as the court may determine to be just and equitable of the residuc of the mortgaged debt remaining unsatisfied after a sale of the mortgaged premises and the application of the proceeds thereof, provided a motion for a deficiency judgement shall be made as prescribed by section 1371 of the Real Property Actions and Proceedings Law within the time

limited therein, and the amount thereof is determined and awarded by an order of this Court as provided for in said section; and it is further

**ORDERED**, that the purchaser or purchasers at said sale be let into possession upon production of Referee's deed or deeds; and it is further

**ORDERED, ADJUDGED AND DECREED**, that each and all of the defendants in this action and all persons claiming under them or any of them after the filing of such notice of pendency of this action be and they are hereby forever barred and foreclosed of all right, claim, lien, title and interest and equity of redemption on the mortgaged premises and each and every part thereto; and it is further

**ORDERED, ADJUDGED AND DECREED**, that said premises be sold in one parcel in "as is" physical condition, subject to any covenants, easements, encroachments, reservations and restrictions, violations and agreements of record, zoning regulations and ordinances of the city, town, or village wherein the premises are located, any state of facts an accurate survey would show, any state of facts a physical inspection will disclose, rights of tenants and other persons in possession of the mortgaged premises, prior judgments, liens and mortgages of record, any and all rights of the United States of America to redeem the subject premises and purchaser assumes all risk of loss or damage to the premises from the date of the foreclosure sale until the date of closing and thereafter.

ORDERED, ADJUDGED AND DECREED, that Ricardo Gellieno replace "JOHN DOE #1" and this action is discontinued against the Defendants sued herein as Peter Johnson and "JOHN DOE AND JANE DOE #2 through #7" and the caption of this action is amended accordingly to read as follows:

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF DUTCHESS

Index No.: 3344/13

WELLS FARGO BANK NATIONAL ASSOCIATION,  
AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN  
TRUST, SERIES 2007-FRE1, ASSET-BACKED  
PASS-THROUGH CERTIFICATES ASSET-BACKED  
PASS-THROUGH CERTIFICATES,

Plaintiff,  
-against-

NICOLE JOHNSON, MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. SOLELY AS  
NOMINEE FOR FREMONT INVESTMENT AND LOAN,  
RICARDO GELLIENO,

Defendants.

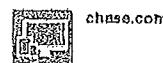
The mortgaged premises hereinbefore mentioned are described as follows: See Schedule A  
annexed hereto.

ENTER

DATED: April 18, 2014  
Poughkeepsie, New York

  
Justice of the Supreme Court  
Maria G. Rosa

## Exhibit E

CHASE 

96371 Page 1 of 2

[REDACTED]

98371 MWD Z076180 - BAE PT1  
 NICOLE JOHNSON  
 149 WILKES ST  
 BEACON NY 12508-1596

	Customer Service	1-800-848-9360
	Includes 24/7 Automated Response	
Monday - Thursday	8 a.m. - midnight (ET)	
Friday	8 a.m. - 10 p.m. (ET)	
Saturday	8 a.m. - 6 p.m. (ET)	
Hearing Impaired Service (TTY)	1-800-592-0542	

**Mortgage Loan Statement**

Loan Number	6407
Statement Date	03/16/2016
Property Address:	149 Wilkes St Beacon, NY 12508
<b>Total Amount Due</b>	<b>\$169,027.50</b>
Payment Due Date	04/01/2016
A late charge of \$93.62 may apply if received after 04/16/2016.	

**Loan Overview (as of 03/16/2016)**

Original Principal Balance	\$252,930.00
Unpaid Principal Balance	\$278,353.24
Escrow Balance	(\$45,344.40)
Corporate Advance Balance	\$11,232.83
*Your unpaid principal balance is not a payoff quote. Please contact us to pay off or refinance your loan.	

**Past Payments Breakdown**

	Paid Chase Last Statement	Pay Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Explanation of Amount Due**

Principal	\$72,89
Interest	\$1,797.87
Escrow Payment (Taxes and/or Insurance)	\$607.06
<b>Monthly Payment</b>	<b>\$2,377.42</b>
Prior Fees/Charges	\$824.08
Fee/Charges Since Last Statement	\$0.00
Original Missed Payment Date	03/01/2009
Part Due Account	\$169,025.19
Total Account Due	\$169,027.50

**Adjustable-Rate Mortgage Information**

Interest Rate (Until 02/28/16)	4.99200%
For Payment Due	03/01/2009

**Transaction Activity Since Your Last Statement (Includes Fees/Charges)**

Transaction Description	Term Received	Service	Interest	Escrow	Fees	Unapplied Funds
						\$14.87

**Important Information**

The Current Advance Balance does not include an estimate for necessary home valuations, legal fees, property maintenance and other costs. It is listed under the **Corporate Advance** section.

If your mortgage loan servicer transitions to Chase this year, and you would like to see your previous payment history, please call the number at the top of this statement.

If applicable, your IRS Form 1098 (Mortgage Interest Statement) is available at [chase.com/TaxStatement](http://chase.com/TaxStatement). Most accounts can be viewed online.

**Servicemember Protections:** You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-8303 if you're calling from overseas, or 1-800-592-0542 for TTY services.



This amount was deducted on the date indicated above, which means a full payment you owe to bring your account up to date.

• Property Malfunction	All or most of the time
• All or most of the time	Altitude or forced closure fees
• All or most of the time	Insufficient funds and other fees
• All or most of the time	Advances you made to purchase homeowners insurance for you or pay past-due real estate taxes

As of 03/16/2016, \$166,127.50 plus your Corporeal Advance Balance of \$1,1552.63 for a total of \$180,880.13 is required to bring your loan current. Payment must be received by certified funds. In addition to the Total Payment Due, this amount may include:

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If applicable, your IRS Form 1098 (Mortgage Interest Statement) is available at [chease.com/TaxStatement](http://www.chease.com/TaxStatement). Most accounts can be viewed online. For detailed information, please call us at 1-877-469-0110, 1-877-469-0308 or [www.chease.com/ServiceAgreement](http://www.chease.com/ServiceAgreement), or if you're a dependent of such a service member, for detailed information, please call us at 1-800-632-0522 for TTY services.

The Corporate AdWords Balancer can include expenses for installations, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Division 600 line.

A late charge of \$96.66 may apply if received after 04/16/2016.



### Delinquency Information

Loan Number 3407  
 Statement Date 03/16/2016  
 Property Address 149 Wilkes St  
Beacon, NY 12508

NICOLE JOHNSON  
 149 WILKES ST  
 BEACON NY 12508-1598

#### Important Notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-5880 so we can help you apply for options that may save your home in your name, such as a repayment plan, or a short sale, or a loan modification, or determine if you are eligible through the Home Affordable Modification Program. You can find more information on our website at [www.chase.com/mortgagelossmitigation](http://www.chase.com/mortgagelossmitigation).

Call us at 1-800-848-5880.

This notice may not stop the foreclosure referral process or sale, or ignore any foreclosure notices.

#### Amount Due

As of 03/16/2016, you owe \$2,377.42 on your Chase HomeEquity Advanced Student® loan account. This amount is the total amount required to bring your loan current.

Interest rates and terms are subject to change. Please refer to the terms and conditions of your loan agreement for more information.

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This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-5880 to confirm the full payment amount you owe to bring your account up to date.

#### Delinquency Status

Your mortgage loan payment was due on 03/01/2016, and is 2363 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other legal charges.

#### Statement of Your Most Recent Payments

Statement Due Date	Amount Remaining Past Due
10/01/2015	\$2,377.42
11/01/2015	\$2,377.42
12/01/2015	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42

#### Other Resources

You can call the U.S. Department of Housing and Urban Development at 1-800-669-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline number at 1-888-996-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit [HopeNow.com](http://HopeNow.com). You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [www.govtoffices.hud.gov/hsf/](http://www.govtoffices.hud.gov/hsf/).

#### Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file a complaint about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the Consumer Protection Help Assistance Unit at 1-800-342-3736 or visit [www.dfs.ny.gov](http://www.dfs.ny.gov). We are registered with the NY Department of Financial Services.

0000002 1025 160316 2000 2 1025

You've missed one or more payments and your mortgage is in a default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-6360 so we can help you apply for options that may allow you to stay in your home, such as a modification with forbearance, or loan modification. We encourage avoid foreclosure through a short sale or continuation of employment. You can find more information on our loss mitigation options and modification process at [hud.gov/lossmitigation](http://www.hud.gov/lossmitigation).

#### The foreclosure process has started.

This notice may not stop the foreclosure, referral, process or sale. Don't ignore any foreclosure notices.

#### Amount Due

As of 03/01/2016, \$2,377.42 plus your Delinquent balance of \$1,552.65 for a total of \$3,930.07 is required to bring your loan current. Payment must be received by deposited funds.

This amount may reduce:

- ✓ Property maintenance
- ✓ Attorney or foreclosure fees
- ✓ Inspections fees and other fees
- ✓ Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes.

This amount was calculated on the date referenced above, which may still may change if additional fees are billed after this date. Call us at 1-800-848-6360 to confirm the full payment amount you owe to bring your account up to date.

#### Delinquency Status

Your mortgage loan payment was due on 03/01/2016, and is 2388 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

#### Summary of Your Most Recent Payments

##### Payment Due Date

##### Amount Remaining Past Due

Payment Due Date	Amount Remaining Past Due
10/01/2015	\$2,377.42
11/01/2015	\$2,377.42
12/01/2015	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
1-800-569-4287 or the U.S. Department of the Treasury sponsored  
HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) and ask  
for MHA Help to get free assistance, or visit [HopeNow.com](http://HopeNow.com). You can  
also find a nonprofit HUD-approved counselor who can provide the  
information and assistance you may need to avoid foreclosure by using  
the contact tool at [hud.gov/lossmitigation](http://hud.gov/lossmitigation).

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information obtained will be used for that purpose.

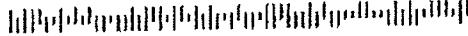
You may file a complaint about your services with the New York State  
Department of Financial Services or obtain further information from the  
department by calling the department's Consumer Help Assistance Unit  
at 1-800-342-3782 or [www.dfs.ny.gov](http://www.dfs.ny.gov). We are registered with the NY  
Department.

## Exhibit F



chase.com

	Customer Service	1-800-848-9860
	Includes 24/7 Automated Response	
	Monday - Friday	8 a.m. - midnight (ET)
	Saturday	8 a.m. - 10 p.m. (ET)
	Hearing Impaired Service (TTY)	1-800-562-0842



20021 MWD Z 19716 C. BRE  
 NICOLE JOHNSON  
 149 WILKES ST  
 BEACON NY 12508-1536

#### Mortgage Loan Statement

Loan Number XXXXXXXXXX  
 Statement Date 05/16/2016  
 Property Address 149 Wilkes St  
 Beacon, NY 12508

Total Amount Due \$173,782.34  
 Payment Due Date 06/01/2016  
 A late charge of \$93.52 may apply if received after  
 06/16/2016.

#### Loan Overview (as of 05/16/2016)

Original Principal Balance	\$262,880.00
Unpaid Principal Balance	\$278,356.24
Escrow Balance	(\$45,644.40)
Corporate Advances Balance	\$10,305.03

Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by visiting chase.com. Payoff or obtain a payoff quote by calling our 24/7 automated service at 1-877-605-2894.

#### Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

#### Explanation of Amount Due

Principal	\$73.36
Interest	\$1,797.60
Escrow Payment (Taxes and/or Insurance)	\$507.08
Monthly Payment	\$2,377.42
Prior Fees/Charges	\$524.08
Fee/Charges Since Last Statement	\$0.00
Original Missed Payment Date	08/01/2009
Past Due Amount	\$170,780.24
Total Amount Due	\$173,782.34

#### Adjustable-Rate Mortgage Information

Interest Rate (Until 02/2010)	4.99000%
For Payment Due	09/01/2009

#### Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
05/04/2016	FCL FEES & COSTS					\$14.00	

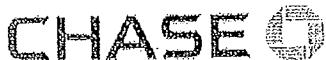
#### Important Messages

The Corporate Advances Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

If your mortgage loan servicing transferred to Chase this year, and you would like to see your previous payment history, please call the number at the top of this statement.

**Servicemember Protections:** You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or formerly were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-605-0310...1-877-340-3308 if you're calling from overseas, or 1-800-562-0842 for TTY service.

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### Delinquency Information

Loan Number: 3407  
 Statement Date: 06/16/2016  
 Property Address: 149 Wilkes St  
Beacon, NY 12508

NICOLE JOHNSON  
 149 WILKES ST  
 BEACON NY 12508-1536

#### Important Notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-9380 so we can help you apply for options that may allow you to stay in your home, such as a repayment plan, forbearance plan or loan modification, or otherwise avoid foreclosure through a short sale or deed-in-lieu of foreclosure. You can find more information on our loss mitigation options and application process at chase.com.

The foreclosure process has started.

This notice may not stop the foreclosure referral, process or sale. Don't ignore any foreclosure notices.

#### Amount Due

As of 06/16/2016, \$173,782.34 plus your Corporate Advance Balance of \$16,305.63 for a total of \$184,087.97 is required to bring your loan current. Payment must be received by certified funds. This amount may include:

- Property maintenance
- Attorney or foreclosure fees
- Insufficient funds and other fees
- Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

#### Delinquency Status

Your mortgage loan payment was due on 06/01/2016, and is 2449 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

#### Summary of Your Most Recent Payments

Payment Due Date	Amount Remaining Past Due
12/01/2016	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42
04/01/2016	\$2,377.42
05/01/2016	\$2,377.42

#### Other Resources

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE1 Helpline number at 1-800-995-HOPE (1-800-995-4673) and ask for MHA Help to get free assistance, or visit [HopeNow.com](http://HopeNow.com). You can also find a non-profit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [hud.gov/offices/hsg/fslh/loc/](http://hud.gov/offices/hsg/fslh/loc/).

#### Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file complaints about your servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-9700 or [www.dfs.ny.gov](http://www.dfs.ny.gov). We are registered with the NY Superintendent.





#### Escrow: Taxes and Insurance Statement

Loan Number	8407
Statement Date	05/16/2016
Review Period	01/2010 to 05/2016
Escrow Shortage	\$580.22

25006 EWA Z 13710 C - BAE ESH  
NICOLE JOHNSON  
149 WILKES ST  
BEACON NY 12508-1836

### This Year: January 2010 to June 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
07/2010	Deposit	\$487.94	\$0.00	\$2,639.70	\$2,616.76
08/2010	Deposit	\$487.94	\$0.00	\$2,607.84	\$2,519.76
09/2010	Deposit	\$487.94	\$0.00	\$2,607.84	\$2,487.24
	Withdrawal - VILLAGE TAX	\$2,214.77	\$2,328.46	\$1,080.81	\$1,077.24
10/2010	Deposit	\$487.94	\$0.00	\$1,588.76	\$4,077.24
11/2010	Deposit	\$487.94	\$0.00	\$1,998.69	\$8,558.24
	Withdrawal - HOMEOWNER IN	\$1,679.00	\$0.00	\$1,998.69	\$8,558.24
12/2010	Deposit	\$487.94	\$0.00	\$1,086.83	\$6,558.24
	Withdrawal - HOMEOWNER IN	\$1,378.00	\$0.00	\$1,086.83	\$8,884.51
02/2011	Withdrawal - CITY TAX	\$2,328.27	\$0.00	\$1,086.83	\$8,884.51
09/2011	Withdrawal - VILLAGE TAX	\$2,105.12	\$0.00	\$1,086.83	\$11,289.63
11/2011	Withdrawal - HOMEOWNER IN	\$1,974.00	\$0.00	\$1,086.83	\$13,283.63
02/2012	Withdrawal - CITY TAX	\$2,703.68	\$0.00	\$1,086.83	\$15,967.19
09/2012	Withdrawal - SCHOOL TAX	\$2,461.81	\$0.00	\$1,086.83	\$18,418.50
11/2012	Withdrawal - HOMEOWNER IN	\$1,567.00	\$0.00	\$1,086.83	\$19,985.50
02/2013	Withdrawal - CITY TAX	\$2,777.99	\$0.00	\$1,086.83	\$22,763.49
10/2013	Withdrawal - SCHOOL TAX	\$2,531.31	\$0.00	\$1,086.83	\$25,294.80
11/2013	Withdrawal - HOMEOWNER IN	\$1,620.00	\$0.00	\$1,086.83	\$28,933.80
02/2014	Withdrawal - CITY TAX	\$2,820.89	\$0.00	\$1,086.83	\$29,744.69
09/2014	Withdrawal - SCHOOL TAX	\$3,290.95	\$0.00	\$1,086.83	\$33,035.84
11/2014	Withdrawal - HOMEOWNER IN	\$1,651.00	\$0.00	\$1,086.83	\$34,686.84
02/2015	Withdrawal - CITY TAX	\$2,865.60	\$0.00	\$1,086.83	\$37,552.54
09/2015	Withdrawal - SCHOOL TAX	\$2,414.21	\$0.00	\$1,086.83	\$40,988.75
11/2015	Withdrawal - HOMEOWNER IN	\$1,659.00	\$0.00	\$1,086.83	\$42,688.75
02/2016	Withdrawal - CITY TAX	\$2,878.85	\$0.00	\$1,086.83	\$45,544.00
05/2016	Deposit	\$47,121.00	\$0.00	\$1,086.83	\$1,578.86
06/2016	Deposit	\$507.00	\$0.00	\$1,086.83	\$2,083.72
	Total Deposits	\$5,015.26	\$17,828.12		
	Total Withdrawals	\$5,015.31	\$45,072.89		
	Account Balance as of 06/2016				\$2,083.72

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CHASE

A QUICK GUIDE TO UNDERSTANDING YOUR

# Annual Escrow Analysis

## Current Monthly Mortgage Payment

CHASE

### Estimated Escrow Balances

### Estimated Taxes and Insurance Balances

Estimated Taxes  
Estimated Insurance  
Estimated Escrow

Estimated Taxes  
Estimated Insurance  
Estimated Escrow

## New Monthly Mortgage Payment

### Escrow Account Summary

This section shows that your escrow account has a shortage and explains your options. You can make a one-time payment now, pay part of the shortage now or have the shortage payment spread evenly across next year's mortgage payments.

### Escrow Shortage Coupon

Use this coupon if you mail a full or partial payment of your escrow shortage. You can also pay all or part of your shortage at chase.com.

### Escrow Account History

The activity for your escrow account from the past year is shown here, along with what we estimated your payments would be. Most shortages occur because taxes and/or insurance were higher than what was projected on last year's escrow analysis.

### Expected Escrow Activity for Next Year

We've calculated what we expect your escrow account balance will be for the

CHASE

### Estimated Escrow

Estimated Taxes and Insurance Balances

Estimated Taxes  
Estimated Insurance  
Estimated Escrow

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Estimated Escrow Activity

Estimated Taxes and Insurance Balances

Estimated Taxes  
Estimated Insurance  
Estimated Escrow

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**Contact Information**

**Customer Service Inquiries**  
 Chase  
 P.O. Box 24696  
 Columbus, OH 43224-0696

**Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests**  
 Chase  
 P.O. Box 183166  
 Columbus, OH 43218-3166

**Request for Mortgage Assistance**  
 Chase  
 P.O. Box 469030  
 Glendale, CO 80246

**Insurance Claim Correspondence**  
 Chase  
 Attn: Insurance Claims  
 P.O. Box 621589  
 Atlanta, GA 30362  
 Telephone: 1-866-742-1481  
 Fax: 1-678-475-8099

**Insurance Policies & Bills**  
 Chase  
 P.O. Box 100564  
 Florence, SC 29502-0564  
 Telephone: 1-877-630-8951  
 Fax: 1-678-475-8799

Please note that you may update your homeowner's or flood insurance information online at [MyCoverageInfo.com](http://MyCoverageInfo.com). When you are prompted, please use PIN Number CM156.

**Overnight Payoffs**

Chase  
 Attn: Dept. PP-7450  
 3416 Vinton Drive  
 Columbus, OH 43219-8009

**Property Tax Questions**

Chase  
 P.O. Box 981227  
 Fort Worth, TX 76161-0227  
 Telephone: 1-877-914-6383  
**Pennsylvania Property Tax:** Please send us your tax bill to the address above;  
 All other states: You don't need to send us your tax bill.

**This communication is an attempt to collect a debt and any information obtained will be used for that purpose.**

**Overnight Payment**  
 Chase  
 6718 Grade Lane  
 Building 9, Suite 910  
 Attn: P.O. Box 9001871  
 Louisville, KY 40213-1407

You have the right to dispute the accuracy of the credit information reported by us to all the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus, late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Payment Information**

There are multiple ways you can make your monthly payment:

- **Automatic payments** - Sign up for automatic payments at [chase.com/BillPay](http://chase.com/BillPay) so you won't have to worry about making your mortgage payment on time.
- **Chase Mobile<sup>SM</sup> app** - Make your mortgage payment directly from your smartphone. Visit [chase.com/mobile](http://chase.com/mobile) to download the Chase Mobile app. Message and data rates may apply.
- **Chase Online<sup>SM</sup> Bill Pay** - Log in to [chase.com](http://chase.com) to schedule a payment with no service charge.
- **Pay by phone** - Call 1-800-846-9136 to use our free automated service and authorize a one-time deduction from your bank account.
- **By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

**Loan Payoff Information**

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on [chase.com](http://chase.com). You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-608-2894.

**Important Bankruptcy Information**

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

**Homeowner Assistance**

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-800-995-HOPE (1-800-995-4673) and ask for HFA Help to get free assistance, or visit [HopeNow.com](http://HopeNow.com). You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [hud.gov/counseling/](http://hud.gov/counseling/).

**Crediting of Payments**

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we apply your payment to your mortgage loan, you must receive your request within 60 days of the payment date.

**For New York Customers Only**

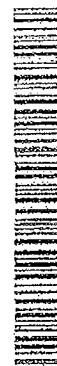
You may file complaints about your Service with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov). We are registered with the NY Superintendent.



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**Federal ECOA Notice**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.



**Important Notice to Servicemembers and Their Dependents**

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- ♦ Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- ♦ Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- ♦ Active service as a commissioned officer of the Public Health Service, or
- ♦ Service with the forces of a nation with which the United States is allied in a war or Military action, or
- ♦ Service with the National Guard or a state Militia under a state call to duty, or
- ♦ Any period when you are absent from duty because of sickness, wounds, leave or other lawful cause.

For more information, please call Chase Military Services at 1-877-469-0110.

**Notice for Unemployed Homeowners**

If you are having trouble making your monthly mortgage payments, we may be able to help. The Unemployment Program is designed to help you stay in your home.

If you are eligible for the program, we will offer you a grace period. During this time, we will delay some or all of your monthly payments to give you time to improve your financial situation. These payments will be due at the end of the grace period.

The grace period is temporary. It lasts for a set number of months or until you find employment, whichever comes first. We will review your mortgage loan 30 days before the grace period ends to see if you are eligible for a loan modification. Even if you are not eligible for a modification, we may have other assistance options available to help you keep your home.

### Planning Your Escrow Account

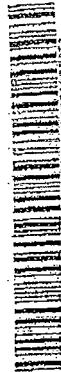
**Balancing Your Escrow Account** There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.<sup>1</sup> We will then determine the minimum required balance. The

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$500.22	Your estimated lowest account balance for 2017
\$580.22	Your escrow account shortage

<sup>1</sup>See the "Estimated Escrow Account Activity" chart in this statement.



### Accounts in the State of New York

New York State law required that the following information be furnished to you in conjunction with maintaining your real property tax escrow account. Chase is obligated to make all payments for taxes for which the real property tax escrow account is maintained and that if any such payments are not timely (paid by the penalty dates), then Chase is responsible for making such payment (out of your escrow account), including any interest and penalties to be paid by Chase. You are obligated to pay one-twelfth of the taxes each month to Chase, which is deposited into the real property tax escrow account, unless there is a deficiency in the account, in which case a greater amount may be required. Chase must deposit the escrow payments made by you in a banking institution or licensed branch of a foreign banking corporation whose deposits are insured by federal agency. Chase cannot impose any fees relating to the maintenance of the real property tax escrow account.

You may file complaints about your Servicer with the Department of Financial Services or obtain further information from the Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

### Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,885.90. Your mortgage payment includes principal and interest \$1,278.02 and escrow money \$607.88.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-46,644.40.

Note: changes in property taxes or insurance premium create the difference between the estimated and actual amounts in the chart. An 'E' in the chart below means expected activity that hasn't occurred yet.

\*Indicates a difference between the estimated and actual amounts.

This Year: January 2010 to June 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,088.66	\$471.52
01/2010	Deposit	\$467.94	\$0.00	\$1,554.60	\$471.52
02/2010	Deposit	\$467.94	\$0.00	\$0.00	\$-2,548.75
	Withdrawal: CITY TAX	\$2,022.34	\$2,077.24	\$0.00	\$-2,548.75
03/2010	Deposit	\$467.94	\$0.00	\$467.94	\$-2,548.76
04/2010	Deposit	\$467.94	\$0.00	\$935.88	\$-2,548.76
05/2010	Deposit	\$467.94	\$0.00	\$1,403.82	\$-2,548.75
06/2010	Deposit	\$467.94	\$0.00	\$1,871.76	\$-2,548.75

(Continued)

## Next Year: July 2016 to June 2017 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
09/2016	Deposit Withdrawal - SCHOOL TAX	\$685.99 \$9,414.21		\$887.48	
10/2016	Deposit	\$685.99		\$1,833.47	
11/2016	Deposit	\$685.99		\$1,999.46	
12/2016	Deposit Withdrawal - HOMEOWNER IN	\$685.99 \$1,699.00		\$986.45	
01/2017	Deposit	\$685.99		\$1,832.44	
02/2017	Deposit Withdrawal - CITY TAX	\$685.99 \$2,878.65		\$580.28	
03/2017	Deposit	\$685.99		\$85.77	
04/2017	Deposit	\$685.99		\$751.76	
05/2017	Deposit	\$685.99		\$1,417.75	
06/2017	Deposit	\$685.99		\$2,083.74	
Total Estimated Deposits		\$7,091.08			
Total Estimated Withdrawals		\$7,991.86			
Estimated Account Balance as of June 2017				\$2,083.74	

## Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
SCHOOL TAX	\$9,414.21	September 18	HOMEOWNER IN	\$1,699.00	December 18
CITY TAX	\$2,878.65	February 17			

Total Tax and Insurance Monthly Payment Amount = \$685.00



## FREQUENTLY ASKED QUESTIONS

### Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

### What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

### Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

### What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

## ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit [chase.com/EscrowAnalysis](http://chase.com/EscrowAnalysis).
- For answers to more questions and to watch our informational video, visit [chase.com/Escrow](http://chase.com/Escrow).
- Schedule a payment for all or part of your escrow shortage at [chase.com](http://chase.com).
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at [chase.com/Alerts](http://chase.com/Alerts).

## Exhibit G

Chase  
P.O. Box 183166  
Columbus, OH 43218-3166

CHASE 

January 20, 2016

100-1723-1011482011A-21 000000000000  
Nicole Johnson  
149 Wilkes Street  
Beacon, NY 12508



**Here's the contact information you requested**

Account: [REDACTED] 6407  
Property Address: 149 Wilkes Street  
Beacon, NY 12508-0000

Dear Nicole Johnson:

Since we answer questions and service the mortgage on behalf of the investor, we're providing the contact information you requested.

The information for the owner of the mortgage loan is:

Wells Fargo Bank NA as Trustee for CMLT 2007-FRE1  
9062 Old Annapolis Rd  
Columbia, MD 21045  
1-443-367-2897

If you have any questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,



Dean Cooper,  
Managing Director  
Chase  
1-800-848-9136  
1-800-582-0542 TTY  
[www.chase.com](http://www.chase.com)



Chase  
P.O. Box 183166  
Columbus, OH 43218-3166

January 21, 2016

Nicole Johnson  
149 Wilkes Street  
Beacon, NY 12508

**Here's important information about your mortgage agreement**

Customer Name(s): Nicole Johnson  
Account: [REDACTED] 6407  
Property Address: 149 Wilkes Street  
Beacon, NY 12508-0000

Dear Nicole Johnson:

We're responding to the letter dated January 15, 2016, from Nicole Johnson and addressed to Chase.

The letter doesn't state how the loan is in error. We've reviewed the loan and determined that Nicole Johnson has undertaken a valid, binding and legally enforceable obligation with us. We have determined that this is a valid debt.

We've enclosed documents (when applicable and available) for reference and haven't included any information or document requested that is unavailable, proprietary, or a matter of public record.

**Here are your loan details:**

The following table lists information about the terms, balance and payments for your loan:

Loan Information	
Loan Type	Conventional
Origination Date	December 18, 2006
Original Loan Amount	\$262,880.00
Interest Rate	4.99%
Maturity Date	January 1, 2037

Original Term	600
Remaining Term	577
<b>Balance Information</b>	
Principal Balance	\$278,355.24
Escrow Balance	(\$42,665.75)
Late Charges Due	\$624.68
Fees Due	\$0.00
<b>Payment Information</b>	
Principal and Interest Payment	\$1,278.02
Escrow Payment	\$607.88
Subsidy Payment	\$0.00
Total Monthly Payment	\$1,885.90
Next Due Date	September 1, 2009

The principal balance above is not a payoff quote. Accrued interest, fees, corporate and escrow advances, payments received, and other charges may have been assessed or credited to the loan since the date of this letter.

**Here's more information about your loan:**  
We've outlined other important information about your mortgage below:

**Loan origination**

This loan was originated by Fremont Investment on December 18, 2006.

The servicing of this loan transferred to us on May 1, 2007. If you have any questions about the origination of the loan, please contact the original lender.

**Accounting and servicing systems**

This information is proprietary and will not be provided.

**Mortgage and assignments**

Chase is the servicer of this mortgage loan. Any assignment of the Security Instrument, previous sellers, purchasers, assignors, and assignees would be a matter of public record. Please review public record for this information.

**Your investor**

The name and contact information for the investor of this loan is:

Name: Wells Fargo Bank NA as Trustee for CMLT 2007-FRE1  
 Address: 9062 Old Annapolis Rd  
 Columbia, MD 21045

Phone: 1-443-367-2892

Please see the enclosed Loan Transaction History for any questions about payments we've received and applied to or made from your loan.

**Suspense/unapplied accounts**

The enclosed Loan Transaction History shows the funds held in suspense. These funds can be combined with additional funds to complete monthly payments. They may also be applied to the escrow account and/or fees, if applicable.

**Fees**

The fees on this loan are shown in the enclosed Loan Transaction History and include charges assessed or collected for any late payments, attorney fees, property inspections, or broker price opinion we may have ordered. Please see the enclosed Loan Transaction History for any questions about these items.

We've also enclosed a copy of the Note and Security Instrument that gives details about any fees charged to this loan and our ability to assess and collect them.

**Lender-placed insurance**

We didn't purchase a lender-placed insurance policy for this loan.

**Escrow**

We've enclosed the two most recent escrow analyses that show the escrow activity for your account. You can also see the enclosed Loan Transaction History for information about your escrow activity.

**Credit reporting**

We report credit as required under the Fair Credit Reporting Act guidelines. If you believe that any information in your credit report isn't accurate, you'll need to provide evidence to support your dispute. If you'd like to file a dispute, please let us know and we'll send you a list of the acceptable documents you should provide to start a credit reporting investigation. You can also file a dispute with any of the credit bureaus.

We only send changes to credit histories if we made a mistake in our initial reporting. We didn't include any information that was confidential, privileged, or proprietary to us.

**We won't tolerate any attempts to avoid a valid debt.** Please understand that continued inquiries of this nature won't delay the lender's legal right of action when the loan is in default.

If you still need more information, please send a written request about the specific information you're requesting to:

Chase  
P.O. Box 183166  
Columbus, OH 43218-3166

If you have any questions, please call us at one of the numbers below.

Sincerely,

Chase  
1-800-848-9136  
1-800-582-0542 TTY  
[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9136.

Enclosed:

- Note
- Loan Transaction History
- Note
- Security Instrument

**- TRADITION STATEMENT**

- Assignment of Mortgage
- Escrow Analysis
- Escrow Recon
- Broker Price Opinion
- Transaction History

**Important Legal Information**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code ("the Bankruptcy Code"), this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

CR4493  
QW008

## Exhibit H

## INVOICE

Invoice # 2016043005  
Date: April 30, 2016

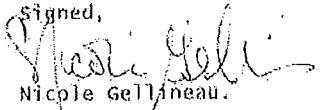
Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

TO:  
CHASE  
P.O. Box 183166  
Columbus, Ohio 43218-3166

For:  
Non-employee compensation: actual damages, labor, charges or fees,  
costs incurred in prosecution of private right of action, violation(s),  
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,  
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

description	AMOUNT
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement: Failure to Cease and Desist Collection Efforts:	
1. Communication at inconvenient time (1692e) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00
<u>TOTAL AMOUNT THIS INVOICE:</u> \$1,045,310.75	

Make all checks payable to Nicole Gellineau.  
Total amount is due immediately upon receipt, net 10 days.

Signed,  
  
Nicole Gellineau

Thank you for your business.

## INVOICE

Invoice # 2016043001  
Date: April 30, 2016

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

TO:  
STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

For:  
Non-employee compensation: actual damages, labor, charges or fees,  
costs incurred in prosecution of private right of action, violation(s)  
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,  
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

Description	Amount
<u>Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):</u>	
communications w/o prior consent or express permission:	
to consumer Nicole Johnson, 1692c(b)	\$50,000.00
to third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
<u>Per Consumer Notice of Dispute of debt and agreement:</u>	
Failure to Cease and Desist Collection Efforts:	
1 communication at inconvenient time (1692c) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.  
Total amount is due immediately upon receipt, net 10 days.

*Nicole Gellineau*  
Signed,  
Nicole Gellineau

Thank you for your business.

## INVOICE

Invoice # 2016043002  
Date: April 30, 2016

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

TO:  
CHRISTOPHER VIRGA, ESQ.  
STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

FOR:  
Non-employee compensation: actual damages, labor, charges or fees,  
costs incurred in prosecution of private right of action, violation(s)  
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,  
as amended. See 01/12/2016 Consumer Notice of dispute of debt.

<u>description</u>	<u>AMOUNT</u>
<b>Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):</b>	
communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
embarrassment, anxiety, loss of sleep,	\$250,000.00
personal humiliation, mental anguish, suffering	\$435,310.75
Loss of home represented in the public record/judgment	\$75,000.00
Costs and fees	
Per Consumer Notice of dispute of debt and agreement:	
Failure to cease and desist collection efforts:	
1 communication at inconvenient time (1692c) and	\$5,000.00
without obtaining verification of debt (1692g)	
3 months (initial) without obtaining verification	\$30,000.00
of debt (1692g(b))	

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau,  
Total amount is due immediately upon receipt, net 10 days.

Signed,  
  
Nicole Gellineau.

Thank you for your business.

## INVOICE

Invoice # 2016043003  
Date: April 30, 2016

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

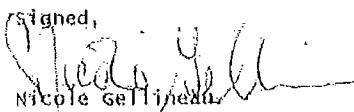
TO:  
RONNI GINSBERG, ESQ.  
STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

For:  
Non-employee compensation: actual damages, labor, charges or fees,  
costs incurred in prosecution of private right of action, violation(s)  
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,  
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>Amount</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 Communication at inconvenient time (1692c) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.  
Total amount is due immediately upon receipt, net 10 days.

Signed,  
  
Nicole Gellineau

Thank you for your business.

## INVOICE

Invoice # 2016043004  
Date: April 30, 2016

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

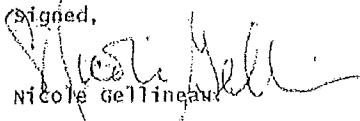
TO:  
TODD W. CARPENTER, ESQ.  
4 Liberty Street  
Poughkeepsie, NY 12601

For:  
Non-employee compensation: actual damages, labor, charges or fees,  
costs incurred in prosecution of private right of action, violation(s)  
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,  
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>AMOUNT</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
communications w/o prior consent or express permission:	
to consumer Nicole Johnson, 1692c(b)	\$50,000.00
to third parties, 1692c(c)	\$200,000.00
embarrassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement: Failure to cease and desist collection efforts:	
1. Communication at inconvenient time (1692c) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00
TOTAL AMOUNT THIS INVOICE: \$1,045,310.75	

Make all checks payable to Nicole Gellineau.  
Total amount is due immediately upon receipt, net 10 days.

Signed,

  
Nicole Gellineau

Thank you for your business.

U.S. POSTAL SERVICE CERTIFIED MAIL RECEIPT		2015 0640 0004 2282 9015	
		HURTINGTON, NY 11743	
<input type="checkbox"/> Registered Mail <input type="checkbox"/> Return Receipt Requested <input type="checkbox"/> Commercial Registered Mail <input type="checkbox"/> Domestic International Mail <input type="checkbox"/> International Registered Mail <input type="checkbox"/> International Standard Mail		5	547
<input type="checkbox"/> <b>547</b> - 2015-0640-0004-2282-9015		547	547
			

BEACON MPO  
BEACON, New York  
125069998  
3590960201-0098  
04/30/2016 (800)275-8777 10:44:42 AM

Sales Receipt		
Product Description	Sale Unit Qty	Final Price
COLUMBUS OH 43218-3166		\$0.47
Zone-4		
First-Class Mail Letter		
0.40 oz.		
Expected Delivery: Tue 05/03/16		
USPS Certified Mail #: 7015064000422829039		\$3.30
Return Receipt Label #:		\$2.70
9590952106150188181506		
Issue Postage:		\$6.47
POUGHKEEPSIE NY 12601-3234		\$0.47
Zone-1		
First-Class Mail Letter		
0.40 oz.		
Expected Delivery: Mon 05/02/16		
USPS Certified Mail #: 7015064000422829022		\$3.30
Return Receipt Label #:		\$2.70
9590952106150188181568		
Issue Postage:		\$6.47
HUNTINGTON NY 11743-2921		\$0.47
Zone-2		
First-Class Mail Letter		
0.40 oz.		
Expected Delivery: Mon 05/02/16		
USPS Certified Mail #: 7015064000422842966		\$3.30
Return Receipt Label #:		\$2.70
9590952106150188181520		

INSTRUCTIONS	
<p>1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>4. Address Addressee as:</p> <p>1. Agent 2. Addressee 3. Date of Delivery 4. Delivery address different from card? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>5. YES, enter delivery address below:</p> <p>6. Signature</p>	
<p>7. Restricted Delivery (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>8. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Priority Mail/Express  <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail <input type="checkbox"/> Collection on Delivery</p>	
<p>9. Article Number (Transfer from service label)</p> <p>10. Article Number (Domestic Return Receipt)</p>	

1. Agent Address:

103 W. Main Street  
Poughkeepsie, NY 12533

2. Article Number  
(Transfer from service label)

7015 0640 0004 2282 9022

PS Form 3811, July 2013

Issue Postage: \$6.47  
 HUNTINGTON NY 11743-2921 \$0.47  
 Zone-2  
 First-Class Mail Letter  
 0.40 oz.  
 Expected Delivery: Mon 05/02/16  
 OO Certified Mail \$3.30  
 USPS Certified Mail #: 701506400004228629018  
 Return Receipt \$2.70  
 Label #: 9590952106150188181537  
 Issue Postage: \$6.47  
 HUNTINGTON NY 11743-2921 \$0.47  
 Zone-2  
 First-Class Mail Letter  
 0.40 oz.  
 Expected Delivery: Mon 05/02/16  
 OO Certified Mail \$3.30  
 USPS Certified Mail #: 70150640000422842309  
 Return Receipt \$2.70  
 Label #: 9590952106150188181544  
 Issue Postage: \$6.47  
 Total: \$32.35

Paid by:  
 Credit Card \$32.35  
 Account #: XXXXXX0XXXXX3911  
 Approval #: 037985  
 Transaction #: 130  
 23003610590  
 Receipt #: 001208

\*\* Text your tracking number to 28777 (USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit USPS.com USPS Tracking or call 1-800-222-1811.

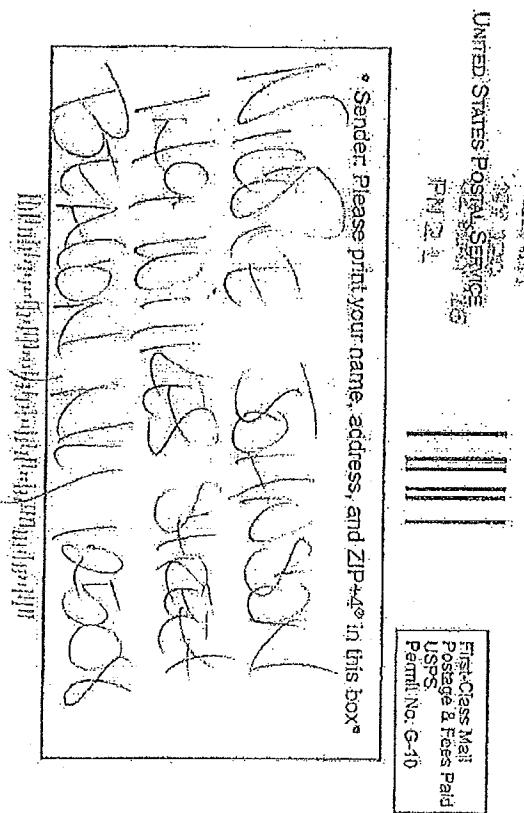
\*\*\*\*\*  
 \*\*\*\*\*  
 BRIGHTEN SOMEONE'S MAILBOX. Greeting cards available for purchase at select Post Offices.  
 \*\*\*\*\*  
 \*\*\*\*\*

Order stamps at [usps.com/shop](http://usps.com/shop) or call 1-800-Stamp24. Go to [usps.com/clicknship](http://usps.com/clicknship) to print mailing labels with postage. For other information call 1-800-ASK-USPS.

\*\*\*\*\*  
 \*\*\*\*\*  
 Get your mail when and where you want it with a secure Post Office Box. Sign up for a box online at [usps.com/poboxes](http://usps.com/poboxes).  
 \*\*\*\*\*  
 \*\*\*\*\*

Bill #: 1000200984408  
 Clerk: 09

All sales final on stamps and postage  
 Refunds for guaranteed services only  
 Thank you for your business



## Exhibit I

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

May 26, 2016

To: CHASE  
P.O. Box 183166  
Columbus, Ohio 43218-3166

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043005, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9039. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.

  
Nicole Johnson-Gellineau,  
Consumer  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9091

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

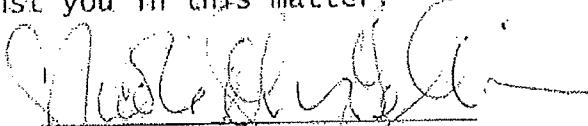
May 26, 2016

To: STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043001, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2359. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.

  
Nicole Johnson-Gellineau,  
Consumer  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9077

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

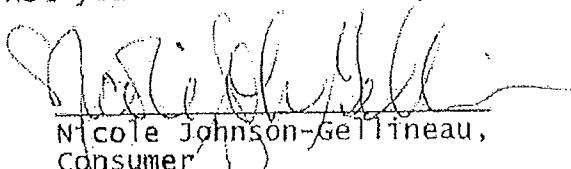
May 26, 2016

To: CHRISTOPHER VIRGA, ESQ.  
STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF FAULT

on 4-30-2016, you were served INVOICE# 2016043002, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2366. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.

  
Nicole Johnson-Gellineau,  
Consumer  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9053

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

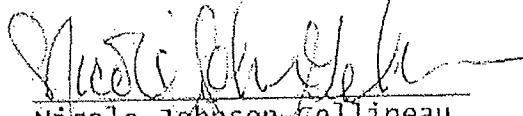
May 26, 2016

TO: RONNI GINSBERG, ESQ.  
STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF FAULT

on 4-30-2016, you were served INVOICE# 2016043003, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-5 1692k(a)(1), by first class certified mail# 7015-0640-5 0004-2282-9015. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.

  
Nicole Johnson-Gellineau,  
Consumer  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF FAULT  
Certified Mail #7015-0640-0004-2282-9060

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

May 26, 2016

To: TODD CARPENTER, ESQ  
4 Liberty Street  
Poughkeepsie, NY 12601

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043004, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9022. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.

  
Nicole Johnson-Gellineau,  
Consumer  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF FAULT  
Certified Mail #7015-0640-0004-2282-9084

## Exhibit J

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

August 24, 2016

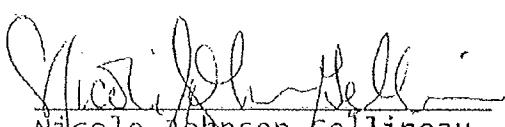
To: CHASE  
P.O. Box 183166  
Columbus, Ohio 43218-3166

NOTICE OF DEFAULT  
AND  
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043005, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9039.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043005 by first class certified mail# 7015-0640-0004-2282-9091.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.

  
Nicole Johnson-Gellineau,  
Consumer-Creditor  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF DEFAULT  
Certified Mail #7015-1730-0002-3546-3931

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

August 24, 2016

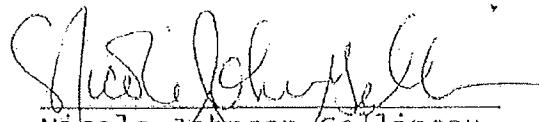
To: STIENE & ASSOCIATES, P.C.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF DEFAULT  
AND  
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043001, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-2359.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043001 by first class certified mail# 7015-0640-0004-2282-9077.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.

  
Nicole Johnson-Gellineau,  
Consumer-Creditor  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF DEFAULT  
Certified Mail #7015-1730-0002-3546-3924

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

August 24, 2016

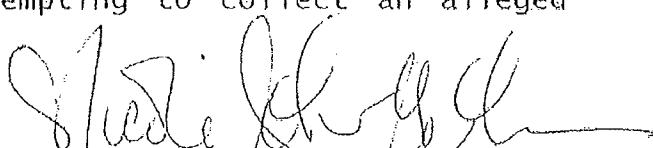
To: STIENE & ASSOCIATES, P.C.  
Attn: CHRISTOPHER VIRGA, ESQ.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF DEFAULT  
AND  
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043002, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2366.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043002 by first class certified mail# 7015-0640-0004-2282-9053.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.

  
Nicole Johnson-Gellineau,  
Consumer-Creditor  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF DEFAULT  
Certified Mail #7015-1730-0002-3546-3900

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

August 24, 2016

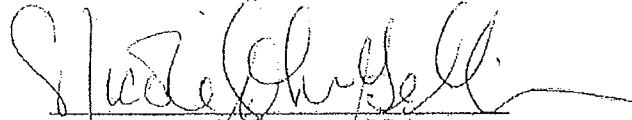
To: STIENE & ASSOCIATES, P.C.  
Attn: RONNI GINSBERG, ESQ.  
187 East Main Street  
Huntington, NY 11743

NOTICE OF DEFAULT  
AND  
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043003, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9015.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043003 by first class certified mail# 7015-0640-0004-2282-9060.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.



Nicole Johnson-Gellineau,  
Consumer-Creditor  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF DEFAULT  
Certified Mail #7015-1730-0002-3546-3917

Nicole Johnson-Gellineau  
149 Wilkes Street  
Beacon, New York 12508

August 24, 2016

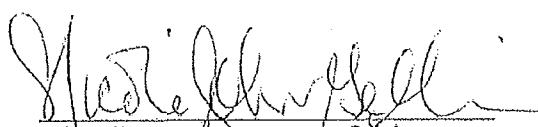
To: TODD CARPENTER, ESQ.  
4 Liberty Street  
Poughkeepsie, NY 12601

NOTICE OF DEFAULT  
AND  
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043004, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9022.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043004 by first class certified mail# 7015-0640-0004-2282-9084.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.

  
Nicole Johnson-Gellineau,  
Consumer-Creditor  
149 Wilkes Street  
Beacon, New York 12508

NOTICE OF DEFAULT  
Certified Mail #7015-1730-0002-3546-3894